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<b>APPLICANTS</b> Winston James Lay, Newmarket, UNITED KINGDOM;					
** CONTINUING DATA ***** <i>none</i> <i>ML</i>					
** FOREIGN APPLICATIONS ***** <i>ML</i> UNITED KINGDOM 0302365.2 01/21/2003					
IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** SMALL ENTITY ** ** 12/04/2003					
Foreign Priority claimed <input checked="" type="checkbox"/> yes <input type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after met <i>Allowance</i>		<b>STATE OR COUNTRY</b> UNITED KINGDOM	<b>SHEETS DRAWING</b> 1	<b>TOTAL CLAIMS</b> 9	<b>INDEPENDENT CLAIMS</b> 2
Verified and Acknowledged <i>Adm</i> <i>U</i> <i>ML</i> Examiner's Signature Initials					
<b>ADDRESS</b> 23644					
<b>TITLE</b> Determining the suitability of products to individuals					
<b>FILING FEE RECEIVED</b> 440	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		